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Chapter you are filing under:		
☐ Chapter 7		
☐ Chapter 11		
☐ Chapter 12		
■ Chapter 13		Check if this an amended filing
	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself			
			About Debtor 1:	About Debtor 2 (Spouse Only in a Join	t Case):
1.	You	r full name			
	Writ	e the name that is on	Robin		
	pictu	government-issued ure identification (for mple, your driver's	First name	First name	
		nse or passport).	Middle name	Middle name	
		g your picture	Thymes		
		tification to your sting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.	Robyn Thymes		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer tification number	xxx-xx-2983		

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Case number (if known)

Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Robin Thymes

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 11449 S Hermose Ave Chicago, IL 60643 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason.

Explain. (See 28 U.S.C. § 1408.)

Document Page 3 of 55 Case number (if known) Debtor 1 **Robin Thymes** Tell the Court About Your Bankruptcy Case 7. Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay П The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the last 8 years? Yes. When District ILNBKE 9/26/14 Case number 14-20983 District **ILNBKE** When 9/09/11 Case number 11-36871 When District ILNBKE 11/26/07 Case number 0722062 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you District When Case number, if known

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

Go to line 12.

No. Go to line 12.

bankruptcy petition.

No.

☐ Yes.

11. Do you rent your

residence?

Document Page 4 of 55 Case number (if known) Debtor 1 Robin Thymes Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation. partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own

Number, Street, City, State & Zip Code

Where is the property?

perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Robin Thymes

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Robin Thymes		Docum	————	Case numbe	(if known)
Part	6: Answer These Ques	tions for R	eporting Purposes			
16.	What kind of debts do you have?	16a.	Are your debts primarily individual primarily for a pe			ned in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.			
			Yes. Go to line 17.			
		16b.	Are your debts primarily money for a business or in			
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you	u owe that are not consu	mer debts or busines	s debts
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapt	ter 7. Go to line 18.		
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7 are paid that funds will be			erty is excluded and administrative expenses
	administrative expenses		□ No			
	are paid that funds will be available for		□Yes			
	distribution to unsecured creditors?	i				
18.	How many Creditors do	<b>■</b> 1-49		<b>1</b> ,000-5,000	)	□ 25,001-50,000
	you estimate that you owe?	☐ 50-99		<b>5001-10,00</b>	0	<b>5</b> 0,001-100,000
	owe:	□ 100-1 □ 200-9		☐ 10,001-25,0	000	☐ More than100,000
19.	How much do you	□ \$0 - \$	50,000	□ \$1,000,001	- \$10 million	□ \$500,000,001 - \$1 billion
	estimate your assets to be worth?	<b>\$</b> 50,0	01 - \$100,000	□ \$10,000,00		☐ \$1,000,000,001 - \$10 billion
			001 - \$500,000	' ' '	1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
		<b>□</b> \$500,	001 - \$1 million	<b>—</b> \$100,000,0	01 - \$500 million	inore than \$50 billion
20.	How much do you	□ \$0 - \$	50,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		001 - \$100,000	\$10,000,00		\$1,000,000,001 - \$10 billion
			001 - \$500,000		1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion
		<b>□</b> \$500,	001 - \$1 million	<b>—</b> \$100,000,0	01 - \$300 million	Note than \$50 billion
Part	7: Sign Below					
For	you	I have ex	camined this petition, and I d	declare under penalty of	perjury that the inforn	nation provided is true and correct.
						under Chapter 7, 11,12, or 13 of title 11, coose to proceed under Chapter 7.
			rney represents me and I di nt, I have obtained and read			t an attorney to help me fill out this
		I request	relief in accordance with the	e chapter of title 11, Unit	ted States Code, spec	cified in this petition.
		bankrupt and 357	cy case can result in fines u			or property by fraud in connection with a rears, or both. 18 U.S.C. §§ 152, 1341, 1519,
		Robin 1			Signature of Debto	r 2
		Executed	d on August 1, 2017		Executed on	
			MM / DD / YYYY		MM	/ DD / YYYY

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Debtor 1 Robin Thymes Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Joseph F Lentner	Date	August 1, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
Joseph F Lentner		
Printed name		
Swanson & Desai, LLC		
Firm name		
2314 W North Ave Unit C-1W		
Chicago, IL 60647		
Number, Street, City, State & ZIP Code		
Contact phone 312-666-7882	Email address	kswanson@swansondesai.com
6291735		
Bar number & State		

First Name Middle Name Last Name  Debtor 2	
Debtor 2	
Spouse if, filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	

### Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

☐ Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B		of what you own
ra. Copy line 55, Total real estate, from Schedule A/B	\$	80,000.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$	14,775.00
1c. Copy line 63, Total of all property on Schedule A/B	\$	94,775.00
2: Summarize Your Liabilities		
		abilities It you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	150,384.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	13,200.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	20,496.42
Your total liabilities	\$	184,080.42
3: Summarize Your Income and Expenses		
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,854.85
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,839.00
4: Answer These Questions for Administrative and Statistical Records		
Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other scl	hedules.
■ Yes What kind of debt do you have?		
	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  \$

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$	2,949.48
		_	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	l claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	13,200.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	13,200.00

	Ca	se 17-22984	Doc 1	Filed 08/01/17 Document	Entered 08/01/1	.7 15:48:20	Desc	Main
Fill	in this inforn	nation to identify yo	ur case and t					
Deb	otor 1	Robin Thymes First Name	Middl	le Name	Last Name			
	otor 2 buse, if filing)	First Name	Middl	le Name	Last Name			
Unit	ted States Bar	nkruptcy Court for the	: NORTHER	RN DISTRICT OF ILLI	NOIS			
Cas	se number _				_			Check if this is an amended filing
_		rm 106A/B e <b>A/B: Pro</b>	pertv					12/15
hink nfor Answ Part	tit fits best. Be mation. If more wer every quest	e as complete and acce e space is needed, atta tion.  Each Residence, Build ave any legal or equita	urate as possib ch a separate s ing, Land, or O	ole. If two married peoplesheet to this form. On the	an asset fits in more than one e are filing together, both are the top of any additional pages wn or Have an Interest In , land, or similar property?	equally responsible	for suppl	ying correct
1.1		ermosa Ave f available, or other descript	ion	What is the propert  Single-family  Duplex or mu		the amount of any s	ecured cla	s or exemptions. Put aims on <i>Schedule D:</i> Secured by Property.
	Chicago City	IL 6	0643-0000 ZIP Code	Condominium	n or cooperative If or mobile home	Current value of the entire property?	ie C	Surrent value of the ortion you own?
				☐ Timeshare ☐ Other ☐ Who has an interes ☐ Debtor 1 only	t in the property? Check one		e, tenanc	ownership interest y by the entireties, or
	Cook County				Debtor 2 only of the debtors and another ou wish to add about this iter	☐ Check if this i (see instructions) m, such as local	s commu	nity property
						Г		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......>>

\$80,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Case 17-22984 Doc 1 Filed 08/01/17 Entered 08/01/17 15:48:20 Desc Main Document Page 11 of 55 Case number (if known) Debtor 1 **Robin Thymes** 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes **Ford** Do not deduct secured claims or exemptions. Put Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: **Fusion** Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only 2013 Year: Debtor 2 only Current value of the Current value of the 75000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another \$9,800.00 \$9,800.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Mazda 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: 6 Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2008 Year: Debtor 2 only Current value of the Current value of the portion you own? 153000 Approximate mileage: ☐ Debtor 1 and Debtor 2 only entire property? Other information: At least one of the debtors and another \$4,525.00 \$4,525.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$14,325.00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe..... \$200.00 used furniture and household goods \$100.00 used consumer electronics, tv, cell phone, computer

#### 7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

☐ Yes. Describe.....

#### 8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

□ No

Yes. Describe.....

Case 17-22984 Doc 1 Filed 08/01/17 Entered 08/01/17 15:48:20 Desc Main Document Page 12 of 55 Case number (if known) Debtor 1 **Robin Thymes** \$50.00 books, pictures, music 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... used clothing \$50.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$400.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Yes..... Cash \$50.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No

Yes.....

Institution name:

Checking account with Bank of America

\$0.00

17.1.

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Case number (if known) Document

18.	Bonds, mutual funds, or publicly traded stocks  Examples: Bond funds, investment accounts with brokerage firms, money market accounts  No	
	Yes Institution or issuer name:	
19.	Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in a joint venture	an LLC, partnership, and
	■ No  ☐ Yes. Give specific information about them  Name of entity:  % of ownership:	
20.	Government and corporate bonds and other negotiable and non-negotiable instruments  Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.  No	
	☐ Yes. Give specific information about them Issuer name:	
21.	Retirement or pension accounts  Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans  No	s
	☐ Yes. List each account separately.  Type of account:  Institution name:	
22.	Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies,	or others
	■ No □ Yes	
23.	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)	
	■ No □ Yes Issuer name and description.	
24.	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	m.
	Yes Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercis  No	able for your benefit
	☐ Yes. Give specific information about them	
26.	Patents, copyrights, trademarks, trade secrets, and other intellectual property  Examples: Internet domain names, websites, proceeds from royalties and licensing agreements  No	
	☐ Yes. Give specific information about them	
27.	Licenses, franchises, and other general intangibles  Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses  No	
	☐ Yes. Give specific information about them	
M	oney or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you	
	■ No  Yes: Give specific information about them, including whether you already filed the returns and the tax years.	

Debtor 1

**Robin Thymes** 

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53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No

☐ Yes. Give specific information.......

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Case number (if known) Document Debtor 1 **Robin Thymes** 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00

Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$80,000.00 Part 2: Total vehicles, line 5 56. \$14,325.00 57. Part 3: Total personal and household items, line 15 \$400.00 Part 4: Total financial assets, line 36 58. \$50.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... 62. \$14,775.00 Copy personal property total \$14,775.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$94,775.00

Official Form 106A/B Schedule A/B: Property page 6

Fill in this infor	rmation to identify your	case:		
Debtor 1	Robin Thymes			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify t	the Property	You Claim :	as Exempt
---------	------------	--------------	-------------	-----------

1.	Which set of exemptions are	vou claiming?	Check one only.	even if your spo	ouse is filing with you

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own			Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
11449 S Hermosa Ave Chicago, IL 60643 Cook County	\$80,000.00		\$0.00	735 ILCS 5/12-901	
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
2008 Mazda 6 153000 miles Line from Schedule A/B: 3.2	\$4,525.00		\$2,400.00	735 ILCS 5/12-1001(c)	
Line Ironi Scriedule A/B. 3.2			100% of fair market value, up to any applicable statutory limit		
2008 Mazda 6 153000 miles Line from Schedule A/B: 3.2	\$4,525.00		\$1,125.00	735 ILCS 5/12-1001(b)	
Line from our educatio Arb. 4.2			100% of fair market value, up to any applicable statutory limit		
used furniture and household goods Line from Schedule A/B: 6.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
Line Ironi Schedule AVB. U.1			100% of fair market value, up to any applicable statutory limit		
used consumer electronics, tv, cell phone, computer	\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: <b>6.2</b>			100% of fair market value, up to any applicable statutory limit		

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Case number (if known)

Den	Robin Inymes		Case number (ii known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption.	
	books, pictures, music Line from <i>Schedule A/B</i> : <b>8.1</b>	\$50.00	\$50.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
	used clothing Line from Schedule A/B: 11.1	\$50.00	<b>■</b> \$50.00	735 ILCS 5/12-1001(a)
			☐ 100% of fair market value, up to any applicable statutory limit	
3.	□ No	3 years after that for ca		,
	☐ Yes			

			Document Pa	age 18	3 of 55		
Fill i	in this inform	nation to identify you	ır case:				
Deb	tor 1	Robin Thymes					
DOD	101 1	First Name	Middle Name Las	st Name		-	
Deb	tor 2						
(Spou	ise if, filing)	First Name	Middle Name Las	st Name		-	
Unite	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF ILLINO	IS			
_						-	
Case (if kno	e number _						Markette de la
(II KIIC	JWII)						if this is an
						amend	led filing
∩ffi	cial Form	106D					
			What lave Claims Ca		l by Dranaut		4044
SCI	neaule	D: Creditors	Who Have Claims Se	cured	by Propert	<u>y                                    </u>	12/15
s nee			If two married people are filing together, bout, number the entries, and attach it to thi				
	, ,	have claims secured by	/ your property?				
		_		adules V	ou have nothing also t	to report on this form	
			his form to the court with your other sche	aules. 10	ou have nothing else i	to report on this form.	
-	Yes. Fill in	all of the information	below.				
Part	1: List Al	I Secured Claims					
2. Lis	st all secured	claims. If a creditor has r	more than one secured claim, list the creditor	separately	Column A	Column B	Column C
for ea	ach claim. If m	ore than one creditor has	a particular claim, list the other creditors in P		Amount of claim	Value of collateral	Unsecured
much	n as possible, li	st the claims in alphabetion	cal order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.4	City of Ch	icago Dept of					
2.1	Water		Describe the property that secures the c	aim:	\$2,000.00	\$80,000.00	\$0.00
	Creditor's Name	3	11449 S Hermosa Ave Chicago, 60643 Cook County	IL			
			As of the date you file, the claim is: Check	c all that			
	PO Box 63		apply.	. an that			
	Chicago, I		Contingent				
	Number, Street,	City, State & Zip Code	☐ Unliquidated				
Wha	owee the de	bt? Check one.	Disputed				
_ `		bt? Check one.	Nature of lien. Check all that apply.				
_	ebtor 1 only		An agreement you made (such as mortg car loan)	age or sec	eured		
_	ebtor 2 only		_				
	ebtor 1 and De	•	☐ Statutory lien (such as tax lien, mechani	c's lien)			
_		ne debtors and another	☐ Judgment lien from a lawsuit				
	community del	aim relates to a ht	Other (including a right to offset)				
	-		Last A dimits of account mounts				
Date	debt was incu	ea	Last 4 digits of account number				
2.2	Nationeta	r Mortgage LLC	Describe the property that secures the c	laim:	\$118,988.00	\$80,000.00	\$58,783.00
2.2	Creditor's Name		11449 S Hermosa Ave Chicago,		φ110,900.00	φου,υυυ.υυ	Ψ30,703.00
			60643 Cook County	'-			
	350 Highla	and Dr	As of the date you file, the claim is: Check apply.	all that			
	Lewisville	, TX 75067	☐ Contingent				
	Number, Street,	City, State & Zip Code	☐ Unliquidated				
			☐ Disputed				
Who	owes the de	bt? Check one.	Nature of lien. Check all that apply.				
<b>■</b> D	ebtor 1 only		An agreement you made (such as mortg	age or sec	eured		
	ebtor 2 only		car loan)				
	ebtor 1 and De	ebtor 2 only	☐ Statutory lien (such as tax lien, mechani	c's lien)			
		ne debtors and another	☐ Judgment lien from a lawsuit				
□с	heck if this cla	aim relates to a	☐ Other (including a right to offset)				

community debt

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Debtor 1 Robin Thy	mes		C	Case number (if know)		
First Name	Middle N	lame Last Name				
Date debt was incurred	Opened 02/06 Last Active 4/16/16	Last 4 digits of account number	2004			
2.3 Ocwen Loan		Describe the property that secures the cl	aim:	\$17,795.00	\$80,000.00	\$0.00
Creditor's Name		11449 S Hermosa Ave Chicago,		Ψ11,133.00		ψ0.00
1661 Worthing 100	ton R Ste	60643 Cook County				
West Palm Bea	ac, FL	As of the date you file, the claim is: Check apply.  Contingent	all that			
Number, Street, City, S	State & Zip Code	☐ Unliquidated ☐ Disputed				
Who owes the debt? C	heck one.	Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only		☐ An agreement you made (such as mortg car loan)	age or secu	ıred		
Debtor 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, mechanic	c's lien)			
☐ At least one of the deb	,	☐ Judgment lien from a lawsuit	,			
Check if this claim re community debt	elates to a	Other (including a right to offset)				
Date debt was incurred	Opened 2/27/06 Last Active 9/01/11	Last 4 digits of account number	8471			
2.4 OverInd Bond		Describe the property that secures the cl	aim:	\$10,601.00	\$9,800.00	\$801.00
Creditor's Name		2013 Ford Fusion 75000 miles		<u> </u>		
4701 W Fullert Chicago, IL 60		As of the date you file, the claim is: Check apply.  Contingent	all that			
Number, Street, City, S	state & Zip Code	Unliquidated				
Who owes the debt? C	heck one.	☐ Disputed  Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mortg car loan)	age or secu	ıred		
Debtor 2 only		_				
☐ Debtor 1 and Debtor 2☐ At least one of the deb		Statutory lien (such as tax lien, mechanic	c's lien)			
Check if this claim re		☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)				
·	Opened 7/30/15 Last Active					
Date debt was incurred	6/23/17	Last 4 digits of account number	5139			
2.5 Title max		Describe the property that secures the cl	aim:	\$1,000.00	\$4,525.00	\$0.00
Creditor's Name		2008 Mazda 6 153000 miles		<u> </u>	<u> </u>	-
12434 S Weste Blue Island, IL		As of the date you file, the claim is: Check apply.  Contingent	all that			
Number, Street, City, S	State & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the debt? C	heck one.	Nature of lien. Check all that apply.				

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Debtor 1 Robin Thymes		Case number (if know)
First Name Middle	Name Last Name	
■ Debtor 1 only □ Debtor 2 only	☐ An agreement you made (such as mortg car loan)	age or secured
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechani	c's lien)
$\square$ At least one of the debtors and another	☐ Judgment lien from a lawsuit	
☐ Check if this claim relates to a community debt	☐ Other (including a right to offset)	
Date debt was incurred	Last 4 digits of account number	
Add the dollar value of your entries in If this is the last page of your form, ad Write that number here:	Column A on this page. Write that number h	\$150,384.00 \$150,384.00
Part 2: List Others to Be Notified f	or a Debt That You Already Listed	
trying to collect from you for a debt you	owe to someone else, list the creditor in Pa at you listed in Part 1, list the additional cre	t that you already listed in Part 1. For example, if a collection agency is rt 1, and then list the collection agency here. Similarly, if you have more ditors here. If you do not have additional persons to be notified for any
Name, Number, Street, City, State 8 Nationstar Mortgage LLC	a Zip Code	On which line in Part 1 did you enter the creditor? _2.2_
Attn: Bankruptcy 8950 Cypress Waters Blvd Coppell, TX 75019		Last 4 digits of account number
Name, Number, Street, City, State 8 OverInd Bond	zip Code	On which line in Part 1 did you enter the creditor? _2.4_
4701 W. Fullerton Ave. Chicago, IL 60639		Last 4 digits of account number

		Docum	ent Page 21 of !	55		
Fill in this infor	mation to identify your	case:				
Debtor 1	Robin Thymes					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS			
Case number						
(if known)					ПС	heck if this is an
					<b>—</b> ar	nended filing
Official For	m 106E/E					
	<u>⊞ 100⊑/F</u> E/F: Creditors W	lho Have Unsec	ured Claims			12/15
			PRIORITY claims and Part 2 fo		DDIODITY . I	
eft. Attach the Co name and case nu	ntinuation Page to this pag ımber (if known).	e. If you have no informat	space is needed, copy the Par ion to report in a Part, do not t			
	All of Your PRIORITY Ur					
	tors have priority unsecure	d claims against you?				
☐ No. Go to	Part 2.					
Yes.						
identify what to possible, list the	ype of claim it is. If a claim ha	as both priority and nonprior er according to the creditor's	n one priority unsecured claim, li- ty amounts, list that claim here a name. If you have more than two creditors in Part 3	and show both priority a	nd nonpriority ar	mounts. As much as
	•		orm in the instruction booklet.)			
(r or arr oxpra.	,			Total claim	Priority amount	Nonpriority amount
	Department of Reve	nue Last 4 digits	of account number	\$4,200.00	\$4,200	0.00 \$0.00
,	reditor's Name uptcy Section	When was th	e debt incurred?			
	x 19035	Wilch was th				
	field, IL 62794-9035					
	Street City State Zlp Code	<u></u>	e you file, the claim is: Check a	all that apply		
_	ed the debt? Check one.	☐ Contingen	t			
Debtor 1	only	☐ Unliquidat	ed			
Debtor 2	only	☐ Disputed				
Debtor 1	and Debtor 2 only	Type of PRIC	RITY unsecured claim:			
☐ At least o	one of the debtors and anothe	er Domestic	support obligations			
☐ Check if	this claim is for a commun	nity debt Taxes and	certain other debts you owe the	government		
Is the claim	subject to offset?	☐ Claims for	death or personal injury while yo	ou were intoxicated		
■ No		Other. Spe	ecify			
☐ Yes						

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Deb	tor 1 Robin Thymes		Case number (if know)	
2.2	Internal Revenue Service	Last 4 digits of account number	\$9.000.00 \$9.	,000.00 \$0.00
	Priority Creditor's Name PO Box 7346 Philadelphia, PA 19101-7346	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is:	Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
	☐ At least one of the debtors and another	☐ Domestic support obligations		
	☐ Check if this claim is for a community debt	Taxes and certain other debts you	owe the government	
	Is the claim subject to offset?	☐ Claims for death or personal injury	•	
	■ No	☐ Other. Specify		
	Yes			
Part	2: List All of Your NONPRIORITY Unsecu	ured Claims		
<b>4. Լ</b> ւ	Yes.  List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each chan one creditor holds a particular claim, list the other art 2.	laim. For each claim listed, identify what t	ype of claim it is. Do not list claims already	included in Part 1. If more
				Total claim
4.1	Ad Astra Recovery	Last 4 digits of account number	2685	\$563.00
	Nonpriority Creditor's Name 7330 W 33rd Street North Wichita, KS 67205	When was the debt incurred?	Opened 12/13/14 Last Active 08/14	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did n	ot
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	■ No	·	Attorney Speedy Cash 125	
	<b>□</b> 168	Other. Specify	Accorded observation 123	

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Debtor	1 Robin Thymes	Case number (if know)	
4.2	City of Chicago Dept of Finance Nonpriority Creditor's Name	Last 4 digits of account number	\$500.00
	c/o Arnold Scott Harris, P.C. 111 W Jackson Blvd Ste 600 Chicago, IL 60604	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other Specify Parking Tickets	
4.3	ComEd	Last 4 digits of account number	\$801.42
	Nonpriority Creditor's Name 3 Lincoln Center Attn Bankruptcy Department	When was the debt incurred?	
	Oak Brook Terrace, IL 60181  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	$\square$ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.4	Internal Revenue Service Nonpriority Creditor's Name	Last 4 digits of account number	\$16,000.00
	PO Box 7346 Philadelphia, PA 19101-7346	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other, Specify	

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Debtor 1 Robin Thymes Case number (if know) 4.5 **Midwest Recovery Syste** Last 4 digits of account number 5878 \$915.00 Nonpriority Creditor's Name Opened 09/16 Last Active 2747 W Clay St Ste A When was the debt incurred? 6/04/14 Saint Charles, MO 63301 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other, Specify Collection Attorney Archway Holdings ☐ Yes 4.6 Peoples Energy Last 4 digits of account number \$1,105.00 Nonpriority Creditor's Name When was the debt incurred? 200 E Randolph St Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.7 **Portfolio Recovery** 6180 \$412.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/16 Last Active 120 Corporate Blvd Ste 1 When was the debt incurred? 01/15 Norfolk, VA 23502 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Capital One** ☐ Yes Other Specify Bank Usa N.A.

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Debtor 1 Robin Thymes Case number (if know) 4.8 Village of Crestwood Last 4 digits of account number \$100.00 Nonpriority Creditor's Name 13840 S Cicero Ave When was the debt incurred? Midlothian, IL 60445 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.9 Village of Matteson Last 4 digits of account number \$100.00 Nonpriority Creditor's Name 4900 Village Commons When was the debt incurred? Matteson, IL 60443 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Ad Astra Recovery Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 7330 W 33rd St Ste 118 ■ Part 2: Creditors with Nonpriority Unsecured Claims Wichita, KS 67205 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Joel R Levin Line **2.2** of (Check one): ■ Part 1: Creditors with Priority Unsecured Claims **United States Attorney - NDIL** ☐ Part 2: Creditors with Nonpriority Unsecured Claims 219 S Dearborn St 5th FI Chicago, IL 60604 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Joel R Levin Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **United States Attorney - NDIL** Part 2: Creditors with Nonpriority Unsecured Claims 219 S Dearborn St 5th Fl Chicago, IL 60604 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Midwest Recovery Syste Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Po Box 899 Part 2: Creditors with Nonpriority Unsecured Claims Florissant, MO 63032

Official Form 106 E/F

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Debtor 1 Robin Thymes		•	Case number (if know)		
	Last 4 digits of account number				
Name and Address	On which entry in Part 1 or Part 2	2 did yo	u list the original creditor?		
Portfolio Recovery	Line 4.7 of (Check one):	I	☐ Part 1: Creditors with Priority	Unsecured Claims	
Po Box 41067 Norfolk, VA 23541		ı	Part 2: Creditors with Nonpri	ority Unsecured Claims	
•	Last 4 digits of account number				

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 13,200.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 13,200.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 20,496.42
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 20,496.42

		DUGUITIC	III FAU <del>C</del> Z <i>I</i> ULJJ	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Robin Thymes			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3				-	
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
	•				

Fill in this	information to identify your	Document case:	Page 28 o	f 55	
Debtor 1	Robin Thymes				
20210	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
Case num (if known)	ber			С	☐ Check if this is an amended filing
Officia	l Form 106H				
Sched	lule H: Your Cod	ebtors			12/15
eople are ill it out, a our name	filing together, both are equ	ally responsible for supplying boxes on the left. Attach the same every question.	ng correct informati e Additional Page to	s complete and accurate as pron. If more space is needed, to this page. On the top of any as a codebtor.	copy the Additional Page,
■ Na		,	·		
■ No □ Yes	3				
	hin the last 8 years, have you na, California, Idaho, Louisiana,			1? (Community property states angton, and Wisconsin.)	and territories include
	. Go to line 3. s. Did your spouse, former spo	use, or legal equivalent live wi	th you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guarantor	or cosigner. Make s	if your spouse is filing with youre you have listed the credit 6G). Use Schedule D, Schedu	tor on Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and Z	P Code		Column 2: The creditor to Check all schedules that a	
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name				
-	Number Street				

State

City

ZIP Code

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						_				
	in this information to identify your obtor 1 Robin Thyn									
	btor 2				_					
	ited States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS							
_	se number nown)		-			□ A		ed filing ent showin	g postpetition ollowing date:	•
<u>O</u>	fficial Form 106I					M	IM / DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/1
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  It 1: Describe Employment  Fill in your employment	ur spouse is not filing w	ith you, do not inclu onal pages, write yo	ıde infor	mati	on about	your spo imber (if	ouse. If mo known). A	ore space is answer every	needed,
	information.		Debtor 1				Debtor 2 or non-filing spouse  ☐ Employed			
	If you have more than one job, attach a separate page with information about additional	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				□ Not e	•		
	employers.	Occupation	Dispatcher							
	Include part-time, seasonal, or self-employed work.	Employer's name	Comcast							
	Occupation may include student or homemaker, if it applies.	Employer's address	One Comcast C Philadelphia, P.		3					
		How long employed t	here? 2 years	6			_			
Pa	rt 2: Give Details About Mo	nthly Income								
	imate monthly income as of the duse unless you are separated.	late you file this form. If	you have nothing to r	eport for	any	line, write	\$0 in the	space. Inc	clude your no	n-filing
	ou or your non-filing spouse have m e space, attach a separate sheet to		ombine the information	on for all	empl	oyers for	that perso	n on the li	nes below. If	you need
						For Dek	otor 1		btor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	2	,953.60	\$	N/A	-
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$	N/A	-
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	2,95	53.60	\$	N/A	

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Deb	tor 1	Robin Thymes	-		Case	number (if k	nown)				
						Debtor 1			Debtor :	2 or pouse	
	Cop	by line 4 here	4.	•	\$_	2,95	3.60	\$		N/A	<u>-</u>
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5	a.	\$	21	0.25	\$		N/A	
	5b.	Mandatory contributions for retirement plans	51	b.	\$_	(	0.00	\$		N/A	<u> </u>
	5c.	Voluntary contributions for retirement plans	50		\$_	(	0.00	\$		N/A	<u>.                                    </u>
	5d.	Required repayments of retirement fund loans		d.	\$_		0.00	\$		N/A	_
	5e.	Insurance		е.	\$_		8.50	\$		N/A	_
	5f. 5g.	Domestic support obligations Union dues	5f 5g		\$_ \$		0.00	\$		N/A N/A	_
	5h.	Other deductions. Specify:		y. h.+	· : —			+ \$		N/A	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— °. 6.		\$ \$		8.75	\$		N/A	=
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$ — \$	2,55		\$		N/A	_
				•	Ψ_	2,33	4.03	Ψ		11//	_
8.	8a.	All other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0		•			Φ.			
	Oh	monthly net income.  Interest and dividends	88 81	a.	\$_ \$		0.00	\$		N/A	_
	8b. 8c.	Family support payments that you, a non-filing spouse, or a dependent		υ.	Φ_		0.00	Φ		N/A	<u>-</u>
	00.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	r:	\$		0.00	\$		N/A	
	8d.	Unemployment compensation		d.	\$-		0.00	\$		N/A	_
	8e.	Social Security		е.	\$_		0.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f		\$_		0.00	\$		N/A	_
	8g.	Pension or retirement income	80	-	\$_		0.00	\$		N/A	_
	8h.	Other monthly income. Specify: quarterly bonus	_ 8I	h.+	\$_	30	0.00	+ \$		N/A	<u>.                                      </u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	30	0.00	\$		N/	A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,854.85	+ \$		N/A	= \$	2,854.85
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ-		2,004.00	-   '   *		11//	- σ	2,004.00
11.	Star Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not excify:	dep						chedule 11.		0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The resident that amount on the Summary of Schedules and Statistical Summary of Certailies							12.	\$	2,854.85
13.	Do	you expect an increase or decrease within the year after you file this form	?						L	Combi month	ned ly income
	=	No.									

Official Form 106I Schedule I: Your Income page 2

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E217		Car to the				ı		
17111	in this informa	tion to identify yo	our case:					
Deb	tor 1	Robin Thyme	es				c if this is:	
Deb	tor 2					_	An amended filing A supplement shov	ving postpetition chapter
(Spc	ouse, if filing)	-						the following date:
Unite	ed States Bankr	uptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS	<u> </u>	MM / DD / YYYY	
	e number nown)							
Of	ficial Fo	rm 106J				•		
Sc	chedule	J: Your I	Exper	ises				12/15
Be a	as complete a ormation. If m nber (if know	and accurate as	possible. eded, atta y question	. If two married people ar ich another sheet to this				
1.	Is this a joir		11010					
	■ No. Go to	o line 2. s Debtor 2 live i	in a separ	ate household?				
	□и	0	·	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of Debto	or 2.	
2.	Do you have	e dependents?	■ No					
	Do not list Do Debtor 2.	•	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.						☐ Yes
								□ No
					-			☐ Yes
								□ No □ Yes
								□ Yes
								☐ Yes
3.	Do your exp	enses include		No				<b>□</b> 163
	expenses of	f people other the dynamics of the dependent of the depen	han $_{oldsymbol{\sqcap}}$	Yes				
Part	2: Estim	ate Your Ongoi	na Monthi	v Fxnenses				
Esti	imate your ex	cpenses as of yo	our bankrı	uptcy filing date unless y y is filed. If this is a supp				
the	value of sucl	h assistance and		government assistance in Sluded it on Schedule I: Y			Your exp	enses
(On	icial Form 10	161.)					Tour exp	Cliscs
4.		or home owners		ses for your residence. In	nclude first mortgag	e 4. \$		885.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
	•	rty, homeowner's				4b. \$		0.00
				ipkeep expenses		4c. \$		0.00
_		owner's associat		dominium dues <b>our residence</b> , such as ho	ma aquitu la ara	4d. \$ 5. \$		0.00
ວ.	AUGITIONAL I	nortuaue pavme	ants for vo	our residence, such as ho	ne equity loans	D. 3		0.00

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Bob.   Water, sewer, garbage collection   60.   \$   5.5.	Debtor 1	Robin Thymes	Case num	ber (if known)	
6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. S 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. S 6c. S 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. S	1 14:1	litios:			
6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Other. Specify: 6c. Other. Spec			6a	\$	150.00
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d. S		•		·	65.00
Ed. Chher. Specify:					
Food and housekeeping supplies Childcare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services 10. \$ 5.0 Personal care products and services 11. \$ 5.0 Personal care products and services 11. \$ 5.0 Transportation, Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 0.0 Charitable contributions and religious donations 14. \$ 0.0 Charitable contributions and religious donations 15. Left insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. Data. Life insurance 156. \$ 0.0 Septiment of the services 156. \$ 0.0 Septiment of the services 156. \$ 0.0 Septiment of the services 156. \$ 0.0 Septiment of lease payments: 150. Under insurance, Specify: 150. Other insurance, Specify: 150. Car payments for Vehicle 1 171. Car payments for Vehicle 2 172. Car payments for Vehicle 2 173. Car payments for Vehicle 2 174. Car payments for Vehicle 2 175. Specify: 176. Other, Specify: 177. Specify: 178. Specify: 179. Specify: 170. Other, Specify: 170. Other, Specify: 170. Other, Specify: 170. Other specify: 170. Other specify: 170. Other specify: 170. Other specify: 170. Specify: 1				·	
Childcare and children's education costs  Clothing, laundry, and dry cleaning  Personal care products and services  10. \$ 5.0  Medical and dental expenses  11. \$ 5.0  Medical and dental expenses  12. \$ 150.0  Do not include car payments.  Do not include car payments.  Charitable contributions and religious donations  14. \$ 0.0  Charitable contributions and religious donations  15. Left insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. \$ 0.0  15c. Vehicle insurance specify:  15d. Other insurance. Specify:  15d. Other insurance. Specify:  15d. Other insurance specify:  15d. Other insurance specify:  15d. Other insurance specify:  15d. Other insurance. Specify:  15d. Other insurance. Specify:  15d. Other Specify:  17d. Other. Specify:  17d. Other. Specify:  17d. Other. Specify:  19d. Other my our pay on line 5, Schedule I, Your Income (Official Form 106I).  Other payments for Vehicle a specify insurance specify insurance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  Other payments on the property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortages on other property  20a. \$ 0.0  20b. Real estate taxes  20b. \$ 0.0  Other: Specify:  15d. Specify:  21e. Specify:  22e. Add lines 4 through 21.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy urmonthly expenses from your monthly expenses.  23c. Subtract your monthly expenses from your monthly expenses within the year after your file this form?				·	
Section   Sect					
Personal care products and services  Medical and dental expenses  Medical and dental expenses  Medical and dental expenses  No not include gas, maintenance, bus or train fare.  Do not include car payments.  Do not include car payments.  Do not include car payments.  Do not include insurance, experience, newspapers, magazines, and books  Charitable contributions and religious donations  It \$ 0.0.0  Charitable contributions and religious donations  It \$ 0.0.0  Charitable contributions and religious donations  It \$ 0.0.0  It \$ 0.0.0  It is \$ 0	_			·	
Medical and dental expenses  Transportation. Include gas, maintenance, bus or train fare.  Do not include car payments.  Entertainment, clubs, recreation, newspapers, magazines, and books  Isla \$ 0.00  Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  Specify: 15d. Other insurance.  Faxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 15d. S 0.00  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 16. \$ 0.00  Tra. C other. Specify: 17a. \$ 0.00  Tra. C other. Specify: 17b. \$ 0.00  Tra. C other. Specify: 17c. \$		e: • • • • • • • • • • • • • • • • • • •		·	
Transportation. Include gas, maintenance, bus or train fare.  Do not include car payments.  Entertainment, clubs, recreation, newspapers, magazines, and books  13. \$ 0.0 Charitable contributions and religious donations  14. \$ 0.0 Charitable contributions and religious donations  15. \$ 0.0 Charitable contributions and religious donation and religious donations  15. \$ 0.0 Charitable contributions and religious donation and religious donati		•		· -	5.00
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Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because	200	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. \$  1,839.00  \$  23a. \$  2,854.8  23b\$  1,015.8  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because	20€	e. Homeowner's association or condominium dues	20e.	\$	0.00
Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. \$  1,839.00  23a. \$  2,854.8  23b\$  1,015.8  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because	. Oth	ner: Specify:	21.	+\$	0.00
22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because		• • -			0.00
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Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  23c. \$ 1,839.0  23c. \$ 1,015.8  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because	22b	o. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  23c. \$ 1,839.0  23c. \$ 1,015.8  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because	220	c. Add line 22a and 22b. The result is your monthly expenses.		\$	1,839.00
23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. \$ 2,854.8  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. \$ 1,839.0  5  1,015.8  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because					,
23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your <i>monthly net income</i> .  23c. \$ 1,015.8  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because					
23c. Subtract your monthly expenses from your monthly income.  The result is your <i>monthly net income</i> .  23c. \$ 1,015.8  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because				·	2,854.85
The result is your <i>monthly net income</i> . 23c. \$ 1,015.8  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because	23b	c. Copy your monthly expenses from line 22c above.	23b.	-\$	1,839.00
The result is your <i>monthly net income</i> . 23c. \$ 1,015.8  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because					
Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because	230		00	¢.	4 04E 0E
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because		The result is your monthly net income.	23c.	Ψ	1,015.85
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because					
					oo ou dooroos - h
meanication to the terms of your mongage.			ı mortgage l	payment to increas	se or decrease because o
■ NI-		, 5 5			
■ No.  □ Yes. Explain here:					

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Fill in th	his information to identify your	case:			
Debtor	1 Robin Thymes				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if	f, filing) First Name	Middle Name	Last Name		
United S	States Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case nu	umher				
(if known)					☐ Check if this is an
					amended filing
Officia	al Form 106Dec				
Dec	<b>laration About a</b>	an Individual	Debtor's Sc	hedules	12/15
If two m	arried people are filing togethe	er, both are equally respo	onsible for supplying cor	rect information.	
.,					
	st file this form whenever you f ng money or property by fraud i				
	or both. 18 U.S.C. §§ 152, 1341,		Muptoy oude out result i		imprisonment for up to 20
	Sign Below				
	_				
Die	d you pay or agree to pay some	eone who is NOT an atto	rney to help you fill out b	pankruptcy forms?	
_	No				
_				A 1 . D	D. 22 D
	Yes. Name of person				Petition Preparer's Notice, Signature (Official Form 119)
				Doolaration, and C	ignataro (omotari omi 170)
	der penalty of perjury, I declare t they are true and correct.	that I have read the sun	nmary and schedules file	d with this declaration and	
	•		.,		
Х	/s/ Robin Thymes		X Cinnatura of	Dahtan 0	
	Robin Thymes Signature of Debtor 1		Signature of	Debiol 2	
	orginature of Debior 1				
	Date August 1, 2017		Date		
	-				·

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Fill ir	this inform	nation to identify you	r case:			
Debto		Robin Thymes				
2001	. ·	First Name	Middle Name	Last Name		
Debto	or 2 e if, filing)	First Name	Middle Name	Last Name		
		nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Office	a Otatos Dai	intupitely doubt for the.	NORTHERN BIOTRIOT	or illustration		
Case (if know	number				_	check if this is an mended filing
∩ffi	cial For	m 107				
			Affairs for Individ	duals Filing for B	ankruptcy	4/16
inforn	nation. If me er (if known	ore space is needed, ). Answer every que	attach a separate sheet to	this form. On the top of any	equally responsible for sup	
		current marital statu		LIVER BEIOTE		
_	_					
ı	<ul><li>✓ Married</li><li>✓ Not married</li></ul>	ried				
2. C	ouring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. List	: all of the places you l	ived in the last 3 years. Do no	ot include where you live now	·	
I	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
_	No					
	Yes. Ma	ke sure you fill out <i>Sci</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	2 Explain	n the Sources of You	r Income			
F	ill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receiv	all businesses, including part-		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	•	of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$20,773.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 17-22984 Doc 1 Filed 08/01/17 Entered 08/01/17 15:48:20 Desc Main Document Page 35 of 55 ase number (if known) Debtor 1 Robin Thymes Debtor 2 Debtor 1 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$34,000.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$34,000.00 ■ Wages, commissions, ☐ Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) 2013 withdrawl from \$46,102.00 pension Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

Creditor's Name and Address

■ No.
□ Yes

Dates of payment

attorney for this bankruptcy case.

Total amount paid

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

Amount you still owe

Was this payment for ...

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Document Page 36 of 55 Case number (if known) Debtor 1 **Robin Thymes** Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. **Insider's Name and Address** Amount you Dates of payment Total amount Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Total amount Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? 9 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Value of the **Describe the Property** Date property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο ☐ Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift.

Person to Whom You Gave the Gift and Address:

Gifts with a total value of more than \$600

Describe the gifts

Value

Official Form 107

per person

Dates you gave

the gifts

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14.	Within 2 years before you filed for bank	ruptcy, d	id you give any gifts or contribution	ns with a total	I value of more than	\$600 to any charity?
	■ No					
	Yes. Fill in the details for each gift or				_	
	Gifts or contributions to charities that more than \$600 Charity's Name	total	Describe what you contributed		Dates you contributed	Value
	Address (Number, Street, City, State and ZIP Co.	de)				
Par	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankr or gambling?	uptcy or	since you filed for bankruptcy, did y	ou lose anyti	hing because of the	it, fire, other disaster
	■ No □ Yes. Fill in the details.					
	Describe the property you lost and	Describ	pe any insurance coverage for the lo	286	Date of your	Value of property
	how the loss occurred	Include	the amount that insurance has paid. Lee claims on line 33 of Schedule A/B:	ist pending	loss	lost
Par	t 7: List Certain Payments or Transfe					
16.	Within 1 year before you filed for bankr consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition  □ No	preparin	g a bankruptcy petition?			rty to anyone you
	Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any propertransferred	erty	Date payment or transfer was made	Amount of payment
	Swanson & Desai, LLC 670 W Hubbard Suite 202 Chicago, IL 60654				07/2017	\$360.00
17.	Within 1 year before you filed for bankr promised to help you deal with your cre Do not include any payment or transfer that  No Yes. Fill in the details.	editors or	to make payments to your creditors		r transfer any prope	rty to anyone who
	Person Who Was Paid Address		Description and value of any propertransferred	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bank transferred in the ordinary course of you Include both outright transfers and transfer include gifts and transfers that you have a	our busine rs made a	ess or financial affairs? is security (such as the granting of a se			
	■ No					
	☐ Yes. Fill in the details.					
	Person Who Received Transfer Address		Description and value of property transferred		any property or received or debts change	Date transfer was made
	Person's relationship to you			F 2 3A	9-	

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Debtor 1 **Robin Thymes** 

<ul> <li>19. Within 10 years before you filed for bankrup beneficiary? (These are often called asset-present in the local set of the present in the details.)</li> </ul>		y property to a self-set	ttled trust or similar device	e of which you are a	
Name of trust	Description and v	value of the property tra	ansferred	Date Transfer was made	
Part 8: List of Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and Storage U	Inits		
<ul> <li>20. Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso</li> <li>■ No</li> <li>□ Yes. Fill in the details.</li> </ul>	or other financial accou	nts; certificates of depo			
Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
<ul> <li>21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities cash, or other valuables?</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>					
Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)	Street, City,	be the contents	Do you still have it?	
<ul><li>22. Have you stored property in a storage unit</li><li>No</li><li>Yes. Fill in the details.</li></ul>	or place other than your	nome within 1 year be	nore you meu for bankrup	icy :	
Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		be the contents	Do you still have it?	
Part 9: Identify Property You Hold or Control	I for Someone Else				
23. Do you hold or control any property that so for someone.	orrowed from, are storing	for, or hold in trust			
<ul><li>■ No</li><li>□ Yes. Fill in the details.</li></ul>					
Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		be the property	Value	
Part 10: Give Details About Environmental Inf	ions apply:				

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Robin Thymes

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)		Environmental law, if you know it	Date of notice		
25. Have you notified any governmental unit of any release of hazardous material?							
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)		Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or adminis	strative proceeding under any en	vironm	nental law? Include settlements a	nd orders.		
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Natu	ure of the case	Status of the case		
Par	11: Give Details About Your Business or Con	nections to Any Business					
27.	Within 4 years before you filed for bankruptcy, o	did you own a business or have a	any of t	the following connections to any	business?		
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	■ No. None of the above applies. Go to Part 12.						
	☐ Yes. Check all that apply above and fill in the details below for each business.						
	Business Name Des Address			Employer Identification number Do not include Social Security n			
		me of accountant or bookkeeper		Dates business existed			
	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.						
	■ No □ Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)	te Issued					
	, ,						

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Debtor 1 Robin Thymes Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Robin Thymes Robin Thymes Signature of Debtor 2 Signature of Debtor 1 Date Date August 1, 2017 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-22984 Doc 1 Filed 08/01/17 Entered 08/01/17 15:48:20 Desc Main Document Page 45 of 55

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In r	e Robin Thymes		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMP				
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to	
				4,000.00	
	Prior to the filing of this statement I have receive	ed	\$	360.00	
	Balance Due		\$	3,640.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person t	inless they are memb	pers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed component copy of the agreement, together with a list of the				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	<ul><li>a. Analysis of the debtor's financial situation, and re</li><li>b. Preparation and filing of any petition, schedules,</li><li>c. Representation of the debtor at the meeting of cre</li><li>d. [Other provisions as needed]</li></ul>	statement of affairs and plan which	may be required;		
6.	By agreement with the debtor(s), the above-disclosed	f fee does not include the following	service:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.		payment to me for re	epresentation of the debtor(s) in	
١,	August 1, 2017	/s/ Joseph F Lenti	ner		
	Date	Joseph F Lentner		_	
		Signature of Attorney Swanson & Desai			
		2314 W North Ave			
		Chicago, IL 60647 312-666-7882 Fax			
		kswanson@swan			
		Name of law firm		_	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
    - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
      - Services provided by Debtor's counsel in preparation of the petition and costs associated with the filing of the case make it more efficient for Debtor and the Attorney to enter into and advanced payment retainer. Debtor's counsel reserves the right to refuse to enter into a security retainer due to the up-front costs associated with filing a Chapter 13 Bankruptcy. If any portion of the retainer is not considered earned or required for expenses it will be refunded to the client.
    - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;

- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

1. Any attorney retained to represent a debtor in representing the debtor on all matters arising in the For all of the services outlined above, the attorney	he case unless otherwise ordered by the court.			
2. In addition, the debtor will pay the filing fee \$\frac{360.00}{.}	in the case and other expenses of			
3. Before signing this agreement, the attorney re	eceived \$ <u>360.00</u>			
toward the flat fee, leaving a balance due of	$$\underline{3640.00}$ ; and $$\underline{360.00}$ for expenses,			
leaving a balance due of \$ 4000.00				
4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, he time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.				
Date: Ougust 1, 2017				
Signed:				
Robin Thymes	Joseph Lentner			
Debtor(s)	Attorney for the Debtor(s)			
Do not sign this agreement if the amounts are bla	ank.			

### United States Bankruptcy Court Northern District of Illinois

In re	Robin Thymes		Case No.	
	·	Debtor(s)	Chapter 13	
	VI	ERIFICATION OF CREDITOR M	<b>MATRIX</b>	
		Number o	f Creditors:	23
	The above-named Debtor(s (our) knowledge.	) hereby verifies that the list of cred	tors is true and correct to th	e best of my
Date:	August 1, 2017	/s/ Robin Thymes  Robin Thymes Signature of Debtor		

Ad Astra Recovery 7330 W 33rd Street North Wichita, KS 67205

Ad Astra Recovery 7330 W 33rd St Ste 118 Wichita, KS 67205

City of Chicago Dept of Finance c/o Arnold Scott Harris, P.C. 111 W Jackson Blvd Ste 600 Chicago, IL 60604

City of Chicago Dept of Water PO Box 6330 Chicago, IL 60680

ComEd 3 Lincoln Center Attn Bankruptcy Department Oak Brook Terrace, IL 60181

Illinois Department of Revenue Bankruptcy Section PO Box 19035 Springfield, IL 62794-9035

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Joel R Levin United States Attorney - NDIL 219 S Dearborn St 5th Fl Chicago, IL 60604

Joel R Levin United States Attorney - NDIL 219 S Dearborn St 5th Fl Chicago, IL 60604 Midwest Recovery Syste 2747 W Clay St Ste A Saint Charles, MO 63301

Midwest Recovery Syste Po Box 899 Florissant, MO 63032

Nationstar Mortgage LLC 350 Highland Dr Lewisville, TX 75067

Nationstar Mortgage LLC Attn: Bankruptcy 8950 Cypress Waters Blvd Coppell, TX 75019

Ocwen Loan 1661 Worthington R Ste 100 West Palm Beac, FL 33409

Overlnd Bond 4701 W Fullerton Chicago, IL 60639

Overlnd Bond 4701 W. Fullerton Ave. Chicago, IL 60639

Peoples Energy 200 E Randolph St Chicago, IL 60601

Portfolio Recovery 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Portfolio Recovery Po Box 41067 Norfolk, VA 23541

Title max 12434 S Wester ave Blue Island, IL 60406 Village of Crestwood 13840 S Cicero Ave Midlothian, IL 60445

Village of Matteson 4900 Village Commons Matteson, IL 60443